SERFF Tracking Number: STFL-126187658 State: Arkansas State Farm Life Insurance Company Filing Company: State Tracking Number: 42648

Company Tracking Number: SFL080251AR

TOI: L04I Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Return of Premium Pg 3_4

ROP Cash Value Change/SFL08025.1AR Project Name/Number:

Filing at a Glance

Company: State Farm Life Insurance Company

Product Name: Return of Premium Pg 3_4 SERFF Tr Num: STFL-126187658 State: Arkansas

TOI: L04I Individual Life - Term State Tr Num: 42648 SERFF Status: Closed-Accepted

For Informational Purposes

Sub-TOI: L04I.500 Other Co Tr Num: SFL080251AR State Status: Filed-Closed

Reviewer(s): Linda Bird

Author: Christy Conn Disposition Date: 06/16/2009 Date Submitted: 06/12/2009 Disposition Status: Accepted For

Informational Purposes Implementation Date:

Implementation Date Requested: 11/15/2009

State Filing Description:

Filing Type: Form

General Information

Project Name: ROP Cash Value Change Status of Filing in Domicile: Project Number: SFL08025.1AR Date Approved in Domicile: Requested Filing Mode: Informational **Domicile Status Comments:** Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission Group Market Size: Overall Rate Impact: Group Market Type:

Filing Status Changed: 06/16/2009 Explanation for Other Group Market Type:

State Status Changed: 06/16/2009

Deemer Date: Created By: Christy Conn

Submitted By: Christy Conn Corresponding Filing Tracking Number: Filing Description:

NAIC # 69108 FEIN #37-0533090

RE: INFORMATIONAL FILING

Dear Sir or Madam:

Enclosed is the revised actuarial memorandum for policy form 08025. It is our plan to implement the minimum cash

SERFF Tracking Number: STFL-126187658 State: Arkansas
Filing Company: State Farm Life Insurance Company State Tracking Number: 42648

Company Tracking Number: SFL080251AR

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Return of Premium Pg 3_4

Project Name/Number: ROP Cash Value Change/SFL08025.1AR

value calculation under Actuarial Guideline XLV for policies sold which requires a cash value higher than our current contract.

Form 08025 was approved by your Department on August 11, 2008 under state filing number 38911 and SERFF tracking number 125630121.

The form number on pages 3 and 4 of policy 08025 have been revised to 08025.1(R20) and 08025.1(R30) to reflect the implementation of this change.

The effective date of this change is November 15, 2009.

Company and Contact

Filing Contact Information

Christy Conn, Analyst - Contracts & christy.conn.CX2T@statefarm.com

Compliance

One State Farm Plaza 309-735-7703 [Phone] Bloomington, IL 61710-0001 309-766-8483 [FAX]

Filing Company Information

State Farm Life Insurance Company CoCode: 69108 State of Domicile: Illinois

1 State Farm Plaza Group Code: Company Type:
Bloomington, IL 61710-0001 Group Name: State ID Number:

(309) 766-4541 ext. [Phone] FEIN Number: 37-0533090

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes

Fee Explanation: 2 forms @ \$50.00 = \$100.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

State Farm Life Insurance Company \$100.00 06/12/2009 28539126

Company Tracking Number: SFL080251AR

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Return of Premium Pg 3_4

Project Name/Number: ROP Cash Value Change/SFL08025.1AR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted Fo	or Linda Bird	06/16/2009	06/16/2009
Informational			
Purposes			

SERFF Tracking Number: STFL-126187658 State: Arkansas
Filing Company: State Farm Life Insurance Company State Tracking Number: 42648

Company Tracking Number: SFL080251AR

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Return of Premium Pg 3_4

Project Name/Number: ROP Cash Value Change/SFL08025.1AR

Disposition

Disposition Date: 06/16/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: SFL080251AR

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Return of Premium Pg 3_4

Project Name/Number: ROP Cash Value Change/SFL08025.1AR

Schedule	Schedule Item	Schedule Item Status Public Access
Supporting Document	Flesch Certification	Yes
Supporting Document	Application	Yes
Supporting Document	Actuarial Memorandum Attachment 1	No
Supporting Document	Actuarial Memorandum Attachment 2	No
Supporting Document	Life & Annuity - Acturial Memo	No
Form	Policy Identification Pages 3 & 4	Yes
Form	Policy Identification Pages 3 & 4	Yes

Company Tracking Number: SFL080251AR

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Return of Premium Pg 3_4

Project Name/Number: ROP Cash Value Change/SFL08025.1AR

Form Schedule

Lead Form Number: 08025.1(R20)

Schedule	Form	Form Type	e Form Name	Action	Action Specific	Readability	Attachment
Item	Number				Data		
Status							
	08025.1(R	2Schedule	Policy Identification	Initial			L08025(R20)
	0)	Pages	Pages 3 & 4				04 Pg 3_4
							20090511_br
							acketed.pdf
	08025.1(R	3 Schedule	Policy Identification	Initial			L08025(R30)
	0)	Pages	Pages 3 & 4				04 Pg 3_4
							20090511_br
							acketed.pdf

POLICY IDENTIFICATION

Insured [JOHN J DOE] Age [35]

[(Male)]

Policy Number LF-[0000-0000] Basic Plan Amount \$[100,000]

Policy Date [November 15, 2009] Issue Date [November 15, 2009]

SCHEDULE OF BENEFITS

Benefit

Form Description Initial Period Annual Premiums
Amount Ends Premium Payable

08025 Basic Plan \$[100,000] In [2069] \$[597.00]* To [2029]*

(Adjustable Premium Level Term to Age 95

With Return of Premium Benefit)

* Subsequent premiums included below

Class of Risk: [Male Non-Tobacco]

Initial Premium Guarantee Period: 20 Years

Level Premium Period: 20 Years

See Adjustment of Basic Plan Premiums provision on page 8 for Basic Plan

Premiums after the Initial Premium Guarantee Period.

SCHEDULE OF PREMIUMS

The Basic Plan Premiums are included below. Monthly premiums must be paid under one of the monthly payment plans made available.

Beginning	Annual	Monthly
[November 15, 2009]	\$ [597.00]	\$ [51.94]
[November 15, 2010]	[597.00]	[51.94]
[November 15, 2011]	[597.00]	[51.94]
[November 15, 2012]	[597.00]	[51.94]
[November 15, 2013]	[597.00]	[51.94]
[November 15, 2014]	[597.00]	[51.94]
[November 15, 2015]	[597.00]	[51.94]
[November 15, 2016]	[597.00]	[51.94]
[November 15, 2017]	[597.00]	[51.94]
[November 15, 2018]	[597.00]	[51.94]
[November 15, 2019]	[597.00]	[51.94]
[November 15, 2020]	[597.00]	[51.94]
[November 15, 2021]	[597.00]	[51.94]
[November 15, 2022]	[597.00]	[51.94]
[November 15, 2023]	[597.00]	[51.94]
[November 15, 2024]	[597.00]	[51.94]
[November 15, 2025]	[597.00]	[51.94]
[November 15, 2026]	[597.00]	[51.94]
[November 15, 2027]	[597.00]	[51.94]
[November 15, 2028]	[597.00]	[51.94]

SCHEDULE OF PREMIUMS

Continued From Page 3

Beginning	Annual	Monthly
[November 15, 2029] [November 15, 2030]	\$ [1,821.00] [2,019.00]	\$ [158.43] [175.66]
[November 15, 2031]	[2,211.00]	[192.36]
[November 15, 2032]	[2,403.00]	[209.07]
[November 15, 2033]	[2,628.00]	[228.64]
[November 15, 2034]	[2,901.00]	[252.39]
[November 15, 2035]	[3,234.00]	[281.36]
[November 15, 2036]	[3,621.00]	[315.03]
[November 15, 2037]	[4,044.00]	[351.83]
[November 15, 2038]	[4,485.00]	[390.20]
[November 15, 2039]	[4,944.00]	[430.13]
[November 15, 2040]	[5,409.00]	[470.59]
[November 15, 2041]	[5,895.00]	[512.87]
[November 15, 2042]	[6,408.00]	[557.50]
[November 15, 2043]	[6,984.00]	[607.61]
[November 15, 2044]	[7,656.00]	[666.08]
[November 15, 2045]	[8,472.00]	[737.07]
[November 15, 2046]	[9,426.00]	[820.07]
[November 15, 2047]	[10,431.00]	[907.50]
[November 15, 2048]	[11,511.00]	[1,001.46]
[November 15, 2049]	[12,687.00]	[1,103.77]
[November 15, 2050]	[14,013.00]	[1,219.14]
[November 15, 2051]	[15,555.00]	[1,353.29]
[November 15, 2052]	[17,346.00]	[1,509.11]
[November 15, 2053]	[19,353.00]	[1,683.72]
[November 15, 2054]	[21,591.00]	[1,878.42]
[November 15, 2055]	[24,024.00]	[2,090.09]
[November 15, 2056]	[26,601.00]	[2,314.29]
[November 15, 2057]	[29,415.00]	[2,559.11]
[November 15, 2058]	[32,544.00]	[2,831.33]
[November 15, 2059]	[36,024.00]	[3,134.09]
[November 15, 2060]	[39,852.00]	[3,467.13]
[November 15, 2061]	[43,989.00]	[3,827.05]
[November 15, 2062]	[48,387.00]	[4,209.67]
[November 15, 2063]	[53,001.00]	[4,611.09]
[November 15, 2064]	[57,597.00]	[5,010.94]
[November 15, 2065]	[62,121.00]	[5,404.53]
[November 15, 2066]	[66,861.00]	[5,816.91]
[November 15, 2067]	[71,859.00]	[6,251.74]
[November 15, 2068]	[77,124.00]	[6,709.79]

If the premium paid is not the annual premium, the total amount of premium due each year is greater than the annual premium. Premiums other than the annual premium are increased to reflect the time value of money.

This Policy is eligible for annual dividends; however, we do not expect to pay dividends on this Policy. Dividends are not guaranteed. See the Dividend Provision on page 7.

Initial payment of \$[597.00] will provide coverage to [November 15, 2010].

The premiums shown above include a policy fee. The policy fee for the annual premium is \$75.00 and for the monthly premium is \$6.53.

Continued From Page 3

[Nov 15,]	Percentage
[Nov 15,] [2009] [2010] [2011] [2012] [2013] [2014] [2015] [2016] [2017] [2018] [2019] [2020] [2021] [2022] [2023] [2024]	[0.00]% [0.00]% [0.00]% [0.00]% [6.50]% [25.10]% [37.00]% [45.50]% [52.10]% [57.50]% [62.20]% [66.30]% [70.20]% [73.80]% [77.20]% [80.50]%
[2025] [2026] [2027]	[87.00]% [90.20]% [93.40]%
[2026]	[90.20]%
[2028] [2029]	[96.70]% [100.00]%

SCHEDULE OF INSURANCE AND VALUES

- Insurance Amount -		Guaranteed Va	lues	
		Cash	Extended	
On		Value*	Term Ins*	
Insured	[Nov 15,]	Dollars	Yrs Days	
¢[100 000	2000	0.00	0 01	
\$[100,000	2009	0.00	0 0]	
[100,000	2010	0.00	0 0]	
[100,000	2011	0.00	0 0]	
[100,000	2012	116.42	0 326]	
[100,000	2013	599.39	4 26]	
[100,000	2014	1,104.45	6 150]	
[100,000	2015	1,629.81	8 113]	
[100,000	2016	2,177.26	9 351]	
[100,000	2017	2,746.20	11 88]	
[100,000	2018	3,342.01	12 72]	
[100,000	2019	3,958.11	12 336]	
[100,000	2020	4,610.03	13 192]	
[100,000	2021	5,287.03	14 0]	
[100,000	2022	5,991.49	14 114]	
[100,000	2023	6,728.19	14 184]	
[100,000	2024	7,504.29	14 223]	
[100,000	2025	8,310.24	14 234]	
[100,000	2026	9,154.40	14 230]	
[100,000	2027	10,036.76	14 213]	
[100,000	2028	10,968.68	14 193]	
[100,000	2029	11,940.00	14 166]	

The Cash Value is zero after the last Policy Anniversary shown above.

*Cash Values and Extended Term Periods shown above on the Policy Anniversary presume payment of the annual premium shown in the Schedule of Premiums on page 3 to the end of the prior Policy Year, no changes to this Policy as shown on page 3, the Cumulative Premium Percentage shown for each Policy Year on page 3, no Policy Loan or accrued Loan Interest, and no Annual Dividends.

The Cash Value shown on the Policy Anniversary after the end of the Level Premium Period is the amount of the Return of Premium Benefit and presumes payment of the annual premium shown in the Schedule of Premiums on page 3 until the end of the Level Premium Period, no Policy Loan or accrued Loan Interest, and no Annual Dividends. The Extended Term Period shown on the Policy Anniversary after the end of the Level Premium Period assumes the Owner sends Us a Request to use the Return of Premium Benefit as a single premium to provide Extended Term Insurance on that Policy Anniversary. The interest rate for single premiums and minimum cash values is 4.0% a year. The mortality table for Extended Term Insurance and minimum cash values is the Commissioners 2001 CSO Standard Ordinary [Nonsmoker] Ultimate Age Last Birthday Mortality Table.

Note: The Cash Value and Return of Premium Benefit will vary based on the actual Cumulative Premium.

POLICY IDENTIFICATION

Insured [JOHN J DOE] Age [35]

[(Male)]

Policy Number LF-[0000-0000] Basic Plan Amount \$[100,000]

Policy Date [November 15, 2009] Issue Date [November 15, 2009]

SCHEDULE OF BENEFITS

Benefit

Form Description Initial Period Annual Premiums
Amount Ends Premium Payable

08025 Basic Plan \$[100,000] In [2069] \$[630.00]* To [2039]*

(Adjustable Premium Level Term to Age 95

With Return of Premium Benefit)

* Subsequent premiums included below

Class of Risk: [Male Non-Tobacco]

Initial Premium Guarantee Period: 30 Years

Level Premium Period: 30 Years

See Adjustment of Basic Plan Premiums provision on page 8 for Basic Plan

Premiums after the Initial Premium Guarantee Period.

SCHEDULE OF PREMIUMS

The Basic Plan Premiums are included below. Monthly premiums must be paid under one of the monthly payment plans made available.

Beginning	Annual	Monthly
[November 15, 2009] \$	[630.00]	\$ [54.82]
[November 15, 2010]	[630.00]	[54.82]
[November 15, 2011]	[630.00]	[54.82]
[November 15, 2012]	[630.00]	[54.82]
[November 15, 2013]	[630.00]	[54.82]
[November 15, 2014]	[630.00]	[54.82]
[November 15, 2015]	[630.00]	[54.82]
[November 15, 2016]	[630.00]	[54.82]
[November 15, 2017]	[630.00]	[54.82]
[November 15, 2018]	[630.00]	[54.82]
[November 15, 2019]	[630.00]	[54.82]
[November 15, 2020]	[630.00]	[54.82]
[November 15, 2021]	[630.00]	[54.82]
[November 15, 2022]	[630.00]	[54.82]
[November 15, 2023]	[630.00]	[54.82]
[November 15, 2024]	[630.00]	[54.82]
[November 15, 2025]	[630.00]	[54.82]
[November 15, 2026]	[630.00]	[54.82]
[November 15, 2027]	[630.00]	[54.82]
[November 15, 2028]	[630.00]	[54.82]
[November 15, 2029]	[630.00]	[54.82]
[November 15, 2030]	[630.00]	[54.82]

Continued on Next Page

SCHEDULE OF PREMIUMS

Continued From Page 3

Beginning		Annual	Monthly
[November 15, [November 15, [November 15, [November 15,	2032] 2033] 2034]	\$ [630.00] [630.00] [630.00] [630.00]	\$ [54.82] [54.82] [54.82] [54.82] [54.82]
[November 15, [November 15, [November 15, [November 15,	2036] 2037] 2038]	[630.00] [630.00] [630.00] [4,944.00]	[54.82] [54.82] [54.82] [430.13]
[November 15, [November 15, [November 15,	2040] 2041] 2042]	[5,409.00] [5,895.00] [6,408.00]	[470.59] [512.87] [557.50]
[November 15, [November 15, [November 15,	2044] 2045]	[6,984.00] [7,656.00] [8,472.00] [9,426.00]	[607.61] [666.08] [737.07] [820.07]
[November 15, [November 15, [November 15,	2048] 2049]	[10,431.00] [11,511.00] [12,687.00] [14,013.00]	[907.50] [1,001.46] [1,103.77] [1,219.14]
[November 15, [November 15, [November 15,	2051] 2052] 2053]	[15,555.00] [17,346.00] [19,353.00] [21,591.00]	[1,353.29] [1,509.11] [1,683.72] [1,878.42]
[November 15, [November 15, [November 15, [November 15,	2055] 2056] 2057]	[24,024.00] [26,601.00] [29,415.00] [32,544.00]	[2,090.09] [2,314.29] [2,559.11] [2,831.33]
[November 15, [November 15, [November 15,	2059] 2060] 2061]	[36,024.00] [39,852.00] [43,989.00]	[3,134.09] [3,467.13] [3,827.05]
[November 15, [November 15, [November 15,	2063] 2064] 2065]	[48,387.00] [53,001.00] [57,597.00] [62,121.00]	[4,209.67] [4,611.09] [5,010.94] [5,404.53]
[November 15, [November 15, [November 15,	2067]	[66,861.00] [71,859.00] [77,124.00]	[5,816.91] [6,251.74] [6,709.79]

If the premium paid is not the annual premium, the total amount of premium due each year is greater than the annual premium. Premiums other than the annual premium are increased to reflect the time value of money.

This Policy is eligible for annual dividends; however, we do not expect to pay dividends on this Policy. Dividends are not guaranteed. See the Dividend Provision on page 7.

Initial payment of \$[630.00] will provide coverage to [November 15, 2010].

The premiums shown above include a policy fee. The policy fee for the annual premium is \$75.00 and for the monthly premium is \$6.53.

Continued From Page 3

[Nov 15,]	Percentage
[2009]	[0.00]%
[2010]	[0.00]%
[2011]	[0.00]%
[2012]	[0.00]%
[2013]	[9.30]%
[2014]	[19.20]%
[2015]	[26.30]%
[2016]	[31.70]%
[2017]	[36.10]%
[2018]	[39.80]%
[2019]	[43.10]%
[2020]	[46.10]%
[2021]	[49.00]%
[2022]	[51.70]%
[2023]	[54.30]%
[2024]	[56.80]%
[2025]	[59.20]%
[2026]	[61.70]%
[2027]	[64.10]%
[2028]	[66.50]%
[2029]	[69.00]%
[2030]	[71.60]%
[2031]	[74.20]%
[2032]	[76.90]%
[2033]	[79.80]%
[2034]	[82.70]%
[2035]	[85.70]%
[2036]	[89.00]%
[2037]	[92.50]%
[2038]	[96.10]%
[2039]	[100.00]%

- Insurance Amount -		Guarantee	d Values		
		Cash		Exte	nded
On		Value*			Ins*
Insured	[Nov 15,]	Dollars		Yrs	Days
\$[100,000	2009	0.00		0	0]
[100,000	2010	0.00		0	0]
[100,000	2011	0.00		0	0]
[100,000	2012	0.00		0	0]
[100,000	2013	234.36		1	245]
[100,000	2014	604.80		3	288]
[100,000	2015	994.14		5	149]
[100,000	2016	1,397.97		6	272]
[100,000	2017	1,819.44		7	351]
[100,000	2018	2,256.66		8	350]
[100,000	2019	2,715.30		9	269]
[100,000	2020	3,194.73		10	115]
[100,000	2021	3,704.40		10	283]
[100,000	2022	4,234.23		11	48]
[100,000	2023	4,789.26		11	139]
[100,000	2024	5,367.60		11	194]
[100,000	2025	5,967.36		11	215]
[100,000	2026	6,608.07		11	218]
[100,000	2027	7,268.94		11	199]
[100,000	2028	7,960.05		11	169]
[100,000	2029	8,694.00		11	137]
[100,000	2030	9,472.68		11	104]
[100,000	2031	10,284.12		11	68]
[100,000	2032	11,142.81		11	30]
[100,000	2033	12,065.76		10	357]
[100,000	2034	13,025.76		10	310]
[100,000	2035	14,037.66		10	259]
[100,000	2036	15,138.90		10	213]
[100,000	2037	16,317.00		10	170]
[100,000	2038	17,557.47		10	125]
[100,000	2039	18,900.00		10	85]

The Cash Value is zero after the last Policy Anniversary shown above.

*Cash Values and Extended Term Periods shown above on the Policy Anniversary presume payment of the annual premium shown in the Schedule of Premiums on page 3 to the end of the prior Policy Year, no changes to this Policy as shown on page 3, the Cumulative Premium Percentage shown for each Policy Year on page 3, no Policy Loan or accrued Loan Interest, and no Annual Dividends.

The Cash Value shown on the Policy Anniversary after the end of the Level Premium Period is the amount of the Return of Premium Benefit and presumes payment of the annual premium shown in the Schedule of Premiums on page 3 until the end of the Level Premium Period, no Policy Loan or accrued Loan Interest, and no Annual Dividends. The Extended Term Period shown on the Policy Anniversary after the end of the Level Premium Period assumes the Owner sends Us a Request to use the Return of Premium Benefit as a single premium to provide Extended Term Insurance on that Policy Anniversary. The interest rate for single premiums and minimum cash values is 4.0% a year. The mortality table for Extended Term Insurance and minimum cash values is the Commissioners 2001 CSO Standard Ordinary [Nonsmoker] Ultimate Age Last Birthday Mortality Table.

Note: The Cash Value and Return of Premium Benefit will vary based on the actual Cumulative Premium.

Company Tracking Number: SFL080251AR

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Return of Premium Pg 3_4

Project Name/Number: ROP Cash Value Change/SFL08025.1AR

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Flesch scores are not required for Policy Identification pages 3 and 4.

Item Status: Status

Date:

Satisfied - Item: Application

Comments:

This is an informational filing for revising only pages 3 and 4 and the Actuarial Memorandum. Policy was filed and previously approved.